

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/33

Requester's Full Name: Forest Thompson Examiner #: 76652 Date: 02/01/01
 Art Unit: 2165 Phone Number 306-5449 Serial Number: 09/325,536
 Mail Box Location: _____ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

 Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Credit Instrument & System with Automated Payment of Clubs, Merchants, and Service provider Fees

Inventors (please provide full names): Kevin Boyle; Marty Maistre 02-01-01P02:02 RCVD
First USA Bank N.A.

Earliest Priority Filing Date: 6/04/99

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

An apparatus & method for allowing a cardholder to automatically charge fees to a club, merchant or service provider, including a credit card capable of charging point-of-service transactions, and said credit card having encoded information thereon that associates the cardholder with a plurality of clubs, merchants or service providers. The apparatus & method includes a server, a monetary processing system, a dues processor, and a database.

Note: Above, "automatically charges fees" is described by applicant (pg. 4 lines 5-12) as a credit instrument that is preassociated with a series of clubs, merchants or service providers so that a cardholder can authorize automated payment for multiple business concerns in a single transaction with the card provider; or a credit instrument where the information for multiple business concerns is stored at a credit system processor so that the creation of automated payment agreements for a consumer for a plurality of such business concerns is easily effectuated.

The invention also (pg. 5 lines 3-10) comprises an apparatus and method for a card that allows a cardholder to set up auto-charge payment of dues and fees to a series of clubs, merchants and service providers, and other transactions that accept credit cards, where the neither cardholder nor the clubs, merchants or service providers have to initiate the payment each time after the initial set-up.

Keywords:

| | | | | |
|--------------------|------------------|-------------------------|---------------------------------------|-------------|
| Database | service provider | monetary processor | dues processor | auto-charge |
| Computer | processor | network | server | merchants |
| Cardholder or user | automated-charge | auto-charge transaction | point-of-sale(or service) transaction | |

STAFF USE ONLY

| | Type of Search | Vendors and cost where applicable |
|-------------------------------------|---|--|
| Searcher: <u>JEANNE HERRIGAN</u> | NA Sequence (#) _____ | STN _____ |
| Searcher Phone #: <u>305-5934</u> | AA Sequence (#) _____ | Dialog <input checked="" type="checkbox"/> _____ |
| Searcher Location: <u>CP2-2C08</u> | Structure (#) _____ | Questel/Orbit _____ |
| Date Searcher Picked Up: <u>2-5</u> | Bibliographic <input checked="" type="checkbox"/> _____ | Dr.Link _____ |
| Date Completed: <u>2-6</u> | Litigation _____ | Lexis/Nexis _____ |
| Searcher Prep & Review Time: _____ | Fulltext _____ | Sequence Systems _____ |
| Clerical Prep Time: <u>111</u> | Patent Family _____ | WWW/Internet _____ |
| Online Time: <u>94</u> | Other _____ | Other (specify) _____ |

BEST AVAILABLE COPY

=> d his

(FILE 'HOME' ENTERED AT 13:06:28 ON 05 FEB 2001)

FILE 'USPATFULL' ENTERED AT 13:06:36 ON 05 FEB 2001

| | | | |
|-----|-------|---|---|
| L1 | 10593 | S | CREDIT CARD OR TRANSACTION DEVICE |
| L2 | 120 | S | CREDIT CARD AND TRANSACTION DEVICE |
| L3 | 21 | S | BATCH(S) (PROCESS OR PROCESSING) AND L2 |
| L4 | 1 | S | L3 AND (BATCH(S) PROCESS) (P) PAYMENT |
| L5 | 1142 | S | L1 AND (AUTOMATIC OR AUTOMATICALLY) (S) (CHARGE OR PAY OR DEBIT |
| L6 | 78 | S | L5 AND POS(S) TRANSACTION |
| L7 | 1296 | S | L1 AND (AUTOMATIC OR AUTOMATICALLY) (S) (CHARGE OR PAY OR DEBIT |
| L8 | 1295 | S | L7 AND (SMARTCARD OR SMART CARD OR CAHRGE CARD OR CREDIT CARD |
| L9 | 49 | S | L8 AND (AUTOMATIC OR AUTOMATED OR AUTO) (S) (SETTLE OR SETTLEME |
| L10 | 1295 | S | L7 AND (SMARTCARD OR SMART CARD OR CHARGE CARD OR CREDIT CARD |
| L11 | 1592 | S | L1 AND (AUTOMATIC OR AUTOMATICALLY) (S) (CHARGE OR PAY OR DEBIT |
| L12 | 777 | S | L11 AND (AUTOMATIC OR AUTOMATICALLY OR AUTOMATED) (S) PAYMENT |
| L13 | 219 | S | L11 AND (AUTOMATIC OR AUTOMATICALLY OR AUTOMATED) (3A) PAYMENT |
| L14 | 509 | S | L11 AND (AUTOMATIC OR AUTOMATICALLY OR AUTOMATED) (3A) (PAYMENT |
| L15 | 60 | S | L14 AND BATCH(S) (PROCESS OR PAYMENT OR PAY OR PROCESSING) |

DIALOG

2/7/81

File 278:Microcomputer Software Guide 2001/Jan
File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Jan

| Set | Items | Description |
|-----|-------|--------------------------------------|
| S1 | 16824 | AUTO OR AUTOMAT? |
| S2 | 1599 | CHARG? |
| S3 | 1659 | PAYI OR PAYS OR PAYING OR PAYMENT? ? |
| S4 | 2038 | PAID OR REIMBURS? OR CREDIT? |
| S5 | 1242 | FEE OR FEES OR DUES |
| S6 | 676 | CREDIT() (CARD? ? OR INSTRUMENT?) |
| S7 | 1128 | PAY |
| S8 | 59 | S1(N) (S2 OR S3 OR S4 OR S7) |
| S9 | 9 | S8 AND S6 |
| S10 | 5 | S8 AND S5 |
| S11 | 13 | S9:S10 |
| S12 | 7 | RD (unique items) |

all considered

11/6,K/1 (Item 1 from file: 278)
0008594
0008594XX STATUS: ACTIVE ENTRY
TITLE: Retail & Plus Management System
RELEASE DATE: 08/1993

11/6,K/2 (Item 2 from file: 278)
0005502
0005502XX STATUS: ACTIVE ENTRY
TITLE: Resort Manager
RELEASE DATE: 1989

11/6,K/3 (Item 1 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
01607479 DOCUMENT TYPE: Product
PRODUCT NAME: Job Coster Automatic Job Estimating (607479)
REVISION DATE: 961023
...discounts/markups for each category; (2) create a job estimate which includes the parts, labor, fees, taxes and other cost items; parts may be selected from the master parts list with the discounted cost and mark-up charges automatically calculated; special parts and costs may be added independently; (3) print a job summary which...

11/6,K/4 (Item 2 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
01421936 DOCUMENT TYPE: Product
PRODUCT NAME: CA-CAS:AR (Accounts Receivable) (421936)
REVISION DATE: 951206
...capability to split, transfer or reverse payments and to create memos for customer deductions with automatic chargeback where appropriate. Algorithms can be used to automatically apply payments to invoice memos. Users can...
...Statements and dunning letters are generated regularly or on request. Return check charges and flat-fee or calculated service charges can be based on a customer's balance or an individual...

11/6,K/5 (Item 3 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
01372099 DOCUMENT TYPE: Product
PRODUCT NAME: Travel Expense Reporter 3.5 (372099)
REVISION DATE: 990714

11/6,K/11 (Item 9 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
00118530 DOCUMENT TYPE: Review
PRODUCT NAMES: Impulse 4.1 (730726); ecBuilder & ecBuilder Pro 4.0
(722561); QuickSite Gold 2.0 (767956); VersaCheck Web Commerce 3.0
(767387); SecureMerchant Lite (767964)
TITLE: Open for Online Business
Jul 1999
REVISION DATE: 20000823
...including domain name registration and secure facilities. Primecom
charges extra for shopping-basket features and automatic credit card
processing. VersaCheck Web Commerce ties into accounting programs Quicken
and Microsoft Money to offer inexpensive...

11/6,K/12 (Item 10 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
00096023 DOCUMENT TYPE: Review
PRODUCT NAMES: Web Commander (632597)
TITLE: Luckman Interactive Takes Command
Oct 22, 1996
REVISION DATE: 20000830
...an inexpensive and feature-rich Web server with a full set of HTML
authoring tools, automated credit card clearing and verification,
ODBC support, and a Java development kit. In addition, Commander supports
CGI...
...errors, track who accesses which files, and maintain a list of
frequently accessed files. The credit card verification feature,
WebCharge, lets users conduct credit card transactions over the
Internet. Security is offered through user authentication and the S-HTTP
and...

11/6,K/13 (Item 11 from file: 256)
DIALOG(R)File 256:(c)2001 Info.Sources Inc. All rts. reserv.
00095717 DOCUMENT TYPE: Review
PRODUCT NAMES: Quicken ExpensAble for Windows 2.0 (585041); Travel
Expense Reporter 2.25 (372099); XpenseMate 1.0 (636584)
TITLE: Stand-Alone T&E Trackers
Jan 1997
REVISION DATE: 20000228
...with a company's accounting system. XpenseMate can organize data about
multiple vehicles, vendors, and credit cards, and can also serve as a
personal information manager (PIM) to hold names, phone numbers...
...COMPANY NAME: 488909); Automated Reimbursement Systems...

11/7/6 (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.
01264679 DOCUMENT TYPE: Product
PRODUCT NAME: Publisher's Advantage Computing System (264679)
Advantage Computing Systems Inc (162922)
3850 Ranchero Dr
Ann Arbor, MI 48108 United States
TELEPHONE: (734) 327-3600
RECORD TYPE: Directory
CONTACT: Sales Department
The Publisher's Advantage Computing System is a modular system designed for
both magazine and book publishers. Extensive market analysis and the

1 ALUG
2/6/01

File 15:ABI/Inform(R) 1971-2001/Feb 05
File 9:Business & Industry(R) Jul/1994-2001/Feb 02
File 623:Business Week 1985-2001/Feb W1
File 810:Business Wire 1986-1999/Feb 28
File 275:Gale Group Computer DB(TM) 1983-2001/Jan 31
File 624:McGraw-Hill Publications 1985-2001/Feb 01
File 636:Gale Group Newsletter DB(TM) 1987-2001/Feb 02
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Feb 02
File 813:PR Newswire 1987-1999/Apr 30
File 16:Gale Group PROMT(R) 1990-2001/Feb 02
File 160:Gale Group PROMT(R) 1972-1989
File 148:Gale Group Trade & Industry DB 1976-2001/Feb 02
File 20:World Reporter 1997-2001/Feb 05
File 634:San Jose Mercury Jun 1985-2001/Feb 02
File 625:American Banker Publications 1981-2001/Feb 05
File 268:Banking Information Source 1981-2001/Jan W4
File 626:Bond Buyer Full Text 1981-2001/Feb 05
File 267:Finance & Banking Newsletters 2001/Feb 05

| Set | Items | Description |
|-----|----------|---|
| S1 | 4494790 | AUTO OR AUTOMAT? |
| S2 | 6950064 | CHARGE? OR PAY OR PAID OR PAYING |
| S3 | 2940343 | REIMBURS? OR CREDIT OR CREDITS OR CREDITED OR CREDITING |
| S4 | 1500877 | FEE OR FEES OR DUES |
| S5 | 1469490 | CREDIT()CARD? ? OR INSTRUMENT? ? |
| S6 | 76224 | CARDHOLDER? OR CARD()USER? ? |
| S7 | 20059 | CARD()HOLDER? ? |
| S8 | 570 | S1(N)S2:S3(3N)S4 |
| S9 | 216 | S5 AND S8 |
| S10 | 1212233 | CLUB OR CLUBS |
| S11 | 4153779 | ORGANIZATION? |
| S12 | 3186308 | ASSOCIATION? |
| S13 | 15780329 | SERVICE OR SERVICES |
| S14 | 194 | S9 AND S10:S13 |
| S15 | 116 | S8(S)S5 |
| S16 | 47 | S15(S)S10:S13 |
| S17 | 31 | RD (unique items) |
| S18 | 33 | S1()S2:S3(2W)S4 |
| S19 | 33 | S18 NOT S16 |
| S20 | 25 | RD (unique items) |
| S21 | 25 | Sort S20/ALL/PD,D |

all considered

17/8/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2001 Bell & Howell. All rts. reserv.
01328819 99-78215
Late domain-name renewal closes GEIS site for 2 days WORD COUNT: 295
LENGTH: 1 Pages
Nov 18, 1996
COMPANY NAMES:
Network Solutions Inc (DUNS:09-636-1225)
GE Information Services Co
GEOGRAPHIC NAMES: US
DESCRIPTORS: Computer service industry; Internet; Fees & charges; Names;
Cancellations; Web sites; Downtime
CLASSIFICATION CODES: 9190 (CN=United States); 5250 (CN=Telecommunications
systems); 8302 (CN=Software and computer services)

17/8/2 (Item 2 from file: 15)

U / A L 0 0 2
2 / 6 / 0 1

File 9:Business & Industry(R) Jul/1994-2001/Feb 05
File 15:ABI/Inform(R) 1971-2001/Feb 05
File 16:Gale Group PROMT(R) 1990-2001/Feb 05
File 47:Gale Group Magazine DB(TM) 1959-2001/Feb 05
File 88:Gale Group Business A.R.T.S. 1976-2001/Feb 06
File 148:Gale Group Trade & Industry DB 1976-2001/Feb 05
File 623:Business Week 1985-2001/Feb W1
File 810:Business Wire 1986-1999/Feb 28
File 275:Gale Group Computer DB(TM) 1983-2001/Feb 01
File 624:McGraw-Hill Publications 1985-2001/Feb 01
File 636:Gale Group Newsletter DB(TM) 1987-2001/Feb 05
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Feb 05
File 813:PR Newswire 1987-1999/Apr 30
File 160:Gale Group PROMT(R) 1972-1989
File 634:San Jose Mercury Jun 1985-2001/Feb 03
File 625:American Banker Publications 1981-2001/Feb 06
File 268:Banking Information Source 1981-2001/Jan W4
File 626:Bond Buyer Full Text 1981-2001/Feb 06
File 267:Finance & Banking Newsletters 2001/Feb 05

| Set | Items | Description |
|-----|--------|----------------------------|
| S1 | 55 | MOSCOM AND CREDIT()CARD? ? |
| S2 | 312607 | SUBSCRIPTION? |
| S3 | 7 | S1 AND S2 |
| S4 | (6) | RD (unique items) |
| S5 | 0 | S4/2000:2001 |
| S6 | (1) | MOSCOM/TI,DE,AB AND S1 |
| S7 | 1 | S1/2000 |
| S8 | 0 | S1/2001 |
| S9 | 54 | S1 NOT S7 |
| S10 | 33 | RD (unique items) |
| S11 | 27 | S10 NOT S3 |
| S12 | (26) | S11 NOT S6 |

all considered

(Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.
06104831 (THIS IS THE FULLTEXT)
MosCom offers credit card
BUSINESSWORLD (PHILIPPINES), p19
July 08, 1999
JOURNAL CODE: FBWP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 211

Internet service provider (ISP) Mosaic Communications (MosCom) recently partnered with Standard Chartered Bank to introduce MosCom Card, a Mastercard co-branded credit card for use by MosCom subscribers.

MosCom officials said subscribers can pay their regular bills with the MosCom Card, plus earn points equivalent to additional free Internet access time. A subscriber's monthly bills will be automatically charged to the card.

Dr. Willy Gan, chairman of MosCom, said subscribers have been wishing to pay their various bills online. He said the card will make it easier for subscribers to move to e-commerce. He said subscribers can also get a global roaming access and be charged locally.

Mr. Gan said MosCom plans to add retail discounts in selected stores for the card holders. As a regular credit card, the MosCom Card is also accepted in stores that accept Mastercard credit cards worldwide.

The card is initially available for MosCom subscribers in Metro

DIALOG
2/6/01

Inventors -
Search results
from foreign
patent databases

File 350:Derwent WPIX 1963-2000/UD,UM &UP=200107
File 344:CHINESE PATENTS ABS APR 1985-2001/JAN
File 347:JAPIO Oct 1976-2000/Jul(UPDATED 001114)
File 371:French Patents 1961-2000/BOPI 0052

| Set | Items | Description |
|-----|-------|-------------------------------|
| S1 | 3 | AU="BOYLE K" |
| S2 | 3 | AU="BOYLE K E":AU="BOYLE K R" |
| S3 | 5 | AU="MAISTRE M" |
| S4 | 3 | AU="MAISTRE M A" |
| S5 | 1 | S1 AND S3 |
| S6 | 0 | S1 AND S4 |
| S7 | 0 | S2 AND S3 |
| S8 | 0 | S2 AND S4 |
| S9 | 6 | (S1 OR S3) NOT S5 |
| S10 | 6 | S2 OR S4 |

all considered

5/7/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.
013565853 **Image available**
WPI Acc No: 2001-050060/200106

Credit instrument for allowing cardholder automatically charge fees to club, merchant or service provider via Internet has encoded information associating holder and creditor

Patent Assignee: FIRST USA BANK NA (FIRS-N)

Inventor: BOYLE K ; MAISTRE M

Number of Countries: 092 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|--------------|------|----------|----------------|------|----------|----------|
| WO 200075831 | A1 | 20001214 | WO 2000US15105 | A | 20000602 | 200106 B |

Priority Applications (No Type Date): US 99325536 A 19990604

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|--------------|------|--------|----------------|--------------|
| WO 200075831 | A1 | E | 27 G06F-017/60 | |

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic): WO 200075831 A1

NOVELTY - A database (110) contains information of associated clubs, merchants and service providers, so that applicants and cardholders (105) via a network, using encoded information can configure auto-charging and transfer funds to/for multiple business concerns at once by accessing a central server system.

DETAILED DESCRIPTION - The process auto-charge is automated such that cardholder do not require to submit payment authorization or businesses to submit charge for each payment. An INDEPENDENT CLAIM is also included for a server-based system for processing auto-charges, a method of providing a credit card system that automatically bills cardholders.

USE - For allowing cardholder automatically charge fees to club, merchant i.e. point of sale transaction or service provider.

ADVANTAGE - The inconvenience and administrative costs to the cardholder and business concerns are reduced and it encourages card loyalty of both card members and the business concerns to the card

author

DIALOG

2/7/01

*Prior art in
foreign patents*

File 350:Derwent WPIX 1963-2000/UD,UM &UP=200107

File 344:CHINESE PATENTS ABS APR 1985-2001/JAN

File 347:JAPIO Oct 1976-2000/Jul(UPDATED 001114)

File 371:French Patents 1961-2000/BOPI 0052

| Set | Items | Description |
|-----|--------|---|
| S1 | 952140 | AUTO OR AUTOMAT? |
| S2 | 601448 | CHARG? OR PAY OR PAYS OR PAYING OR PAID |
| S3 | 10513 | REIMBURS? OR CREDIT? ? OR CREDITED OR CREDI |
| S4 | 5523 | FEE OR FEES OR DUES |
| S5 | 8679 | PAYMENT? ? |
| S6 | 6772 | CREDIT() (CARD? ? OR INSTRUMENT? ?), |
| S7 | 191032 | CLUB? ? OR ORGANIZATION? OR SERVICE OR SERV |
| S8 | 4 | S1()S2:S3(2W)S4 |
| S9 | 204 | S1()S5 |
| S10 | 3 | S9(3W)S4 |
| S11 | 32 | S1() (S2 OR S3 OR S5) AND S6 |
| S12 | 32 | IDPAT (sorted in duplicate/non-duplicate order) |
| S13 | 30 | IDPAT (primary/non-duplicate records only) |
| S14 | 952108 | (S8 OR S1) NOT S11 |
| S15 | 6 | S8 OR S10 |
| S16 | 5 | S15 NOT S11 |

all considered

13/TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Automatic charged credit card interest investment method for mutual fund company, involves depositing particular amount from interest charged to credit cardholder in his/her individual retirement account

13/TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Data recording medium e.g. magnetic card used as e.g. credit card, telephone card, ticket - has magnetic component in which magnetic substance for control having large coercive force, and magnetic substance for transmission are combined

13/TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Automated credit card processing system using distributed networks e.g. internet

13/TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Automatic credit control method for prepaid long distance telephone service system

13/TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Method for facilitating payment from customer's financial account to payee - compiles account information databases from several financial institutions in first memory, receives and stores customer list from payee in second memory, searches databases to find customer account information and provides this to payee

13/TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Operation circuit for automatic credit card, cash type accounts settlement terminal - has sensor which computes travelling period of ultrasonic wave radiated towards accounts settlement terminal

CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic): WO 200075831 A1

NOVELTY - A database (110) contains information of associated clubs, merchants and service providers, so that applicants and cardholders (105) via a network, using encoded information can configure auto -charging and transfer funds to/for multiple business concerns at once by accessing a central server system.

DETAILED DESCRIPTION - The process auto -charge is automated such that cardholder do not require to submit payment authorization or businesses to submit charge for each payment. An INDEPENDENT CLAIM is also included for a server-based system for processing auto -charges , a method of providing a credit card system that automatically bills cardholders.

USE - For allowing cardholder automatically charge fees to club, merchant i.e. point of sale transaction or service provider.

ADVANTAGE - The inconvenience and administrative costs to the cardholder and business concerns are reduced and it encourages card loyalty of both card members and the business concerns to the card provider.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the credit card processing system, including network, central server, and credit card database.

Database (110)

Cardholder (105)

pp; 27 DwgNo 1/10

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

13/7/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

013098391 **Image available**

WPI Acc No: 2000-270263/200023

Automated system for collecting credit card payment

Patent Assignee: AUTOSCRIBE CORP (AUTO-N)

Inventor: POLLIN R E

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| US 6041315 | A | 20000321 | US 92959930 | A | 19921015 | 200023 B |
| | | | US 96625295 | A | 19960401 | |
| | | | US 97879022 | A | 19970619 | |

Priority Applications (No Type Date): US 92959930 A 19921015; US 96625295 A 19960401; US 97879022 A 19970619

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|-------------|--------------------------------|
| US 6041315 | A | | 23 | G06F-017/60 | Div ex application US 92959930 |
| | | | | | Div ex application US 96625295 |
| | | | | | Div ex patent US 5504677 |
| | | | | | Div ex patent US 5727249 |

Abstract (Basic): US 6041315 A

NOVELTY - A laser printer (108), connected to a personal computer (102), receives data specifying a draft to generate a paper a copy of

the draft. An institution verifying unit compares a financial ID number with the entries in an institutional database to accurately verify the financial ID number.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) an automated payment process;
- (b) an automated payment apparatus;
- (c) and an automated distributed payment processing system.

USE - For collecting credit card payment.

ADVANTAGE - Does not require mailing of executed check. Facilitates authorized generation of payment transfer. Ensures sufficient draft generation and draft verification. Prevents generation of non-negotiable drafts. Verifies probable validity of account number. Reduces production of unauthorized drafts. Rectifies error in data transmission.

DESCRIPTION OF DRAWING(S) - The figure shows the isometric view of the components of an automated system.

Personal computer (102)

Laser printer (108)

pp; 23 DwgNo 1/10

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

13/7/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

012451164 **Image available**

WPI Acc No: 1999-257272/199922

Wireless fee payment system for credit card in financial institution
e.g. bank - performs automatic updation of accounts based on signal
received from user's wrist watch

Patent Assignee: YOKOGAWA DENKI KK (YOKG)

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-------------|------|----------|-------------|------|----------|----------|
| JP 11073530 | A | 19990316 | JP 90218480 | A | 19900820 | 199922 B |
| | | | JP 98200940 | A | 19900820 | |

Priority Applications (No Type Date): JP 90218480 A 19900820; JP 98200940 A 19900820

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-------------|------|--------|-------------|--------------------------------|
| JP 11073530 | A | 11 | G07B-015/00 | Div ex application JP 90218480 |

Abstract (Basic): JP 11073530 A

NOVELTY - An automatic wireless communication is established between a payment sensor (21) installed in the bank and an automatic payment transaction unit comprised in the wrist watch (1) of user. Based on the signal received from the wrist watch of user, automatic updation of accounts in performed.

USE - For credit card in financial institution e.g. bank.

ADVANTAGE - Enables user to update money transaction, without need for going to bank. DESCRIPTION OF DRAWING(S) - The figure illustrates wireless fee payment system. (1) Wrist watch; (21) Payment sensor.

Dwg.1/10

Derwent Class: T05

International Patent Class (Main): G07B-015/00

13/7/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.
011303516

WPI Acc No: 1997-281421/199726

GC 2000 data generator and processor for automatic credit transfer
via EPROM memory credit cards - NoAbstract

Patent Assignee: RODRIGUES PEREIRA W (PERE-I)

Inventor: RODRIGUES PEREIRA W

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| BR 9602060 | A | 19970520 | BR 962060 | A | 19960416 | 199726 B |

Priority Applications (No Type Date): BR 962060 A 19960416

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| BR 9602060 | A | | | G06F-013/16 | |

Derwent Class: T01

International Patent Class (Main): G06F-013/16

13/7/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.
003337886

WPI Acc No: 1982-J5899E/198229

Data exchange system for automatic credit card transactions - uses
three-part communication of confidential digital data with manual input
of personal code chosen by card holder

Patent Assignee: BULL TRANSAC (BULL-N); DECAVELE D (DECA-I);
TRANSAC-ALCATEL (TRAN-N)

Inventor: FOURNIER J P

Number of Countries: 014 Number of Patents: 008

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-------------|------|----------|-------------|------|----------|----------|
| EP 55986 | A | 19820714 | EP 82100018 | A | 19820105 | 198229 B |
| WO 8202446 | A | 19820722 | | | | 198230 |
| FR 2497617 | A | 19820709 | | | | 198233 |
| JP 57502083 | W | 19821118 | | | | 198301 |
| CA 1169564 | A | 19840619 | | | | 198429 |
| US 4498000 | A | 19850205 | US 82414255 | A | 19820812 | 198508 |
| EP 55986 | B | 19860507 | | | | 198619 |
| DE 3270913 | G | 19860612 | | | | 198625 |

Priority Applications (No Type Date): FR 81128 A 19810107

Cited Patents: EP 29892; EP 30381; EP 7002; FR 2394131; GB 2019060; US
3806874; US 4001550; US 4214230; EP 29894

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
| EP 55986 | A | F | 19 | | |

Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE

WO 8202446 A F

Designated States (National): JP US

EP 55986 B F

Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE

Abstract (Basic): EP 55986 A

Data exchange between legitimate holders of credit cards (1)
and remote central processors (3) is authorised via specific terminals
(2). The card is inserted in the terminal and identified, and the data
carried are authenticated by a key number produced by logic (15) on the

DIALOG

2/7/01

File 348:EUROPEAN PATENTS 1978-2000/Jan W04

File 349:PCT Fulltext 1983-2001/UB=20010201, UT=20010118

| Set | Items | Description |
|-----|--------|---|
| S1 | 293618 | AUTO OR AUTOMAT? |
| S2 | 262632 | CHARG? OR PAY OR PAYS OR PAYING OR PAID |
| S3 | 11085 | REIMBURS? OR CREDIT? ? OR CREDITED OR CREDITING |
| S4 | 15776 | FEE OR FEES OR DUES |
| S5 | 6788 | CREDIT() (CARD? ? OR INSTRUMENT?) |
| S6 | 6983 | PAYMENT? ? |
| S7 | 96 | S1() (S2 OR S3 OR S6) (S) S5 |
| S8 | 6 | S1(3W) S4(S) S5 |
| S9 | 98 | S7 OR S8 |
| S10 | 17 | S5/TI, AB AND S9 |
| S11 | 17 | IDPAT (sorted in duplicate/non-duplicate order) |
| S12 | 16 | IDPAT (primary/non-duplicate records only) |
| S13 | 81 | S9 NOT S10 |
| S14 | 81 | IDPAT (sorted in duplicate/non-duplicate order) |
| S15 | 80 | IDPAT (primary/non-duplicate records only) |

12/TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2001 European Patent Office. All rts. reserv.
Automatic receipt-emitting apparatus

12/TI/3 (Item 3 from file: 348)

DIALOG(R)File 348:(c) 2001 European Patent Office. All rts. reserv.
Automatic credit card calling system

12/TI/4 (Item 4 from file: 348)

DIALOG(R)File 348:(c) 2001 European Patent Office. All rts. reserv.
First-use security seal for credit cards and the like

12/TI/6 (Item 6 from file: 348)

DIALOG(R)File 348:(c) 2001 European Patent Office. All rts. reserv.
Terminal device for making payments for credit transactions.

12/TI/7 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2001 WIPO/MicroPat. All rts. reserv.
ADVANCED WIRELESS PHONE SYSTEM

12/TI/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2001 WIPO/MicroPat. All rts. reserv.
METHOD AND APPARATUS FOR TRACKING CONSUMERS

12/TI/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2001 WIPO/MicroPat. All rts. reserv.
POINT OF SALE TAX REPORTING AND AUTOMATIC COLLECTION SYSTEM WITH TAX REGISTER

12/TI/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2001 WIPO/MicroPat. All rts. reserv.
FINANCIAL TRANSACTION DEVICE FOR COMPUTER USE

12/TI/12 (Item 12 from file: 349)

DIALOG(R)File 349:(c) 2001 WIPO/MicroPat. All rts. reserv.
TRAVELER'S QUARTERS

all considered

DIALOG
2/2/01

non-art in
non-patent
literature

File 77:Conference Papers Index 1973-2000/Nov
File 35:Dissertation Abstracts Online 1861-2000/Dec
File 583:Gale Group Globalbase(TM) 1986-2001/Feb 05
File 139:EconLit 1969-2001/Jan
File 65:Inside Conferences 1993-2001/Jan W4
File 2:INSPEC 1969-2001/Feb W1
File 233:Internet & Personal Comp. Abs. 1981-2001/Feb
File 99:Wilson Appl. Sci & Tech Abs 1983-2001/Dec
File 473:Financial Times Abstracts 1998-2001/Feb 02
File 474:New York Times Abs 1969-2001/Feb 02
File 475:Wall Street Journal Abs 1973-2001/Feb 02

| Set | Items | Description |
|-----|---------|---|
| S1 | 528722 | AUTO OR AUTOMAT? |
| S2 | 506109 | CHARG? |
| S3 | 160706 | PAY OR PAYS OR PAYING |
| S4 | 254323 | PAID OR REIMBURS? OR CREDIT? |
| S5 | 224367 | FEE OR FEES OR PAYMENT? OR TRANSACTION? OR DUES |
| S6 | 22568 | CREDIT() (CARD? ? OR INSTRUMENT?) |
| S7 | 1594056 | CLUB? ? OR ORGANIZATION? OR ASSOCIATION? OR SERVICE OR SER- |
| | | VICES |
| S8 | 20608 | MERCHANT OR MERCHANTS |
| S9 | 2220549 | PROCESS? |
| S10 | 2 | S1() (S2:S4 OR S9) () S5 |
| S11 | (2) | RD (unique items) |
| S12 | 162901 | FEE OR FEES OR PAYMENT? OR DUES |
| S13 | 450 | S1(N) (S2 OR S3 OR S4) |
| S14 | 8 | S13(2W) S12 |
| S15 | 8 | S14 NOT S10 |
| S16 | (7) | RD (unique items) |
| S17 | 3371 | S12 AND S7:S8 AND S6 |
| S18 | 0 | S1(N) S2 AND S17 |
| S19 | 236 | S1(N) S3:S4 |
| S20 | 9 | S17 AND S19 |
| S21 | (6) | S20 NOT (S15 OR S10) |
| S22 | 6397 | CREDIT() CARD() SERVICE?/DE |
| S23 | 6 | S13 AND S22 |
| S24 | 4 | S23 NOT (S20 OR S15 OR S10) |
| S25 | (4) | RD (unique items) |

all considered

11/6,K/1 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2001 The Gale Group. All rts. reserv.
09248236

Schwab, Barclays to create exchange for online investors
US: ONLINE EXCHANGE PLANNED BY BARCLAYS/SCHWAB
08 Mar 2000

... provided by Barclays Capital whilst Schwab's Internet interface will
relay exchange rate information and automatically process transactions
in parallel with the securities trade. The service is expected to be
operational by the...

11/6,K/2 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2001 The Gale Group. All rts. reserv.
06118040

Xerox's cheque printer gets bankers' approval
EU: LASER PRINTER CAN PRINT AUTHORISED CHEQUES
17 Feb 1995

... printer which can print cheques which have the MICR line which clearing

between the petrol pump and the tag allows the correct payment to be deducted from the customer's credit card . *

EVENT: Research & Development Activity General Management Services

21/6,K/4 (Item 4 from file: 583)

DIALOG(R) File 583:(c) 2001 The Gale Group. All rts. reserv.

06182786

Vol? Une entreprise bloque toutes les cartes de credit

SWITZERLAND: SECURICARD STOPS CREDIT CARD FRAUD

25 Jul 1995

...is active in what it thinks is a gap in the market: it provides an automatic credit card blocking service for a potential case of theft. For a fee of SFr 35, a credit card holder can have his or her credit card data registered with the company. In the case of loss or theft, the customer calls a certain number active 24 hours a day. In a fully automatic process, the credit card issuing companies are then given an immediate warning. The subscription also provides an insurance for...
... confident for future business in spite of a certain hesitance by consumers towards this new service . Also, the firm says it is in talks with foreign companies interested in transferring the...

PRODUCT: Engineering NECCredit Card Services

21/6,K/6 (Item 1 from file: 233)

DIALOG(R) File 233:(c) 2001 Info. Today Inc. All rts. reserv.

00614324 00PW11-044

The best and worst ISPs -- The votes are in: our readers cast their ballots for national and regional Internet service providers. From these survey results...

20001101

...ISPs -- The votes are in: our readers cast their ballots for national and regional Internet service providers. From these survey results.....

Presents a buyers' guide to 15 Internet service providers (ISPs) in the U.S. Shows a table comparing them in coverage area, startup fee , monthly fee , toll-free access charge, customized start page, standard number of e-mail accounts, Web site design and hosting, automatic credit card billing, premium service /support available, high-speed access, performance rating, service /support satisfaction rating, and summary. Lists them: Ameritech, America Online, AT&T WorldNet, Bell Atlantic, BellSouth, CompuServe, Concentric Networks, GTE Internet, EarthLink/MindSpring, JunoWeb, Microsoft Network, Pacific Bell Internet Services , Prodigy Internet, Qwest Internet Service , and Southwestern Bell. Explains that AT&T WorldNet received the Best Buy award for outstanding...

Descriptors: Internet Service Providers; Internet Access; Broadband Communication; Data Communication; Corporate Information

21/9/2 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

(c) 2001 The Gale Group. All rts. reserv.

06434145

Hongkong Telecom Advertisement

HONG KONG: TELECOM CSL 1010 VISA CARD

HK Economic Times (XKH) 21 Feb 1997 A7

Language: CHINESE

Hongkong Telecom CSL and Hongkong Bank are promoting the new Telecom CSL 1010 Visa Card. Successful applicants before April 30, 1997 among CSL services users will receive Long Term Free Annual Card Fees (translated

name) and for non- users card fee for the first year will be waived. Using this card purchasing in CSL shops or auto pay for CSL Cellular phone and pager services will receive double Enjoy Life (translated name) bonus points. Cardholders also can enjoy the discount rate in different shops included golf product shops, restaurants, flower and furniture shops. Successful applicants before April 30, 1997 among cardholders will automatically join the cellular phone drawing. Prize included Motorola StarTAC, Motorola M81c, HK\$1,500 cellular phone purchasing discount coupon and cellular phone free interest term payment . Each new cardholder will receive only one time discount and bonus in purchasing one cellular phone and must join Telecom CSL 1010 service . *

COMPANY: MOTOROLA M81C; MOTOROLA STARTAC; TELECOM CSL 1010 VISA CARD;
HONGKONG BANK; HONGKONG TELECOM CSL
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Telephone Communications (4811);
EVENT: Company Formation (14); Marketing Procedures (24);
COUNTRY: Hong Kong (9HON);

21/9/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.
06184398

Telepoint MasterCard CT2 service launched

HONG KONG: CHEVALIER, SCB IN MASTERCARD PROJECT
South China Morning Post (XKT) 01 Aug 1995 TP p.5
Language: ENGLISH

Chevalier Telepoint, a venture between Hong Kong's Chevalier (OA) and Australia's Telstra Corp, and Shanghai Commercial Bank (SCB) plan to launch the Telepoint MasterCard, a service that offers easy payment and financial privileges to Telepoint's CT2 users. The service will enable Telepoint's CT2 customers to use the Telepoint MasterCard to automatically pay their monthly charges, take advantage of a three-month, interest-free installment option on selected merchandise and enjoy some privileges of the SCB credit cardholders. Chevalier is Hong Kong's only dedicated supplier of CT2 cordless telephone networks. *

COMPANY: SCB; SHANGHAI COMMERCIAL BANK; TELSTRA; CHEVALIER (OA); CHEVALIER TELEPOINT
PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Telecommunications Equipment (3661); Mobile Communications Equipment (3662MB); Telecommunications (4810);
EVENT: Company Formation (14);
COUNTRY: Hong Kong (9HON);

21/9/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.
03426481

ATA INFORMATION SERVICES MOVES INTO CELLULAR SYSTEMS

US - ATA INFORMATION SERVICES MOVES INTO CELLULAR SYSTEMS
Cellular Business (CBS) 0 April 1990 p16
ISSN: 0741-6520

ATA Information Services (US) will expand its PayPro Electronic Bill Payment Service, and will include the paging, cable and cellular industries. The service gives customers the opportunity to pay automatically at the same time each month with their credit cards.

PRODUCT: Cellular Radio Equipment (3662CE); Mobile Communications Equipment (3662MB); Cellular Radio Services (4811CR); Mobile

Communications Svcs (4811MC); Telecom Land Lines (4811TL); Paging Services (4838PG);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

25/6,K/2 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2001 The Gale Group. All rts. reserv.
09180851
SingTel and UOB launch co-brand card
SINGAPORE: SINGTEL/UOB UNVEILS CREDIT CARD
23 Oct 1999
... new credit card called the SingTel-UOB Visa. The new card provides innovative services like automatic credit extension via mobile phone and the SingTel Mobile e-banking services. *...
PRODUCT: Credit Card Services

25/6,K/3 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2001 The Gale Group. All rts. reserv.
09048996
SAKURA BANK AFFILIATE AUTOMATES CARD ISSUANCE
JAPAN: NEW CARD SYSTEM BY SAKURA CARD
18 Jan 1999
... a credit card issuer affiliate of Sakura bank, has fully completed the implementation of an automated credit -card issuance system. With the system, the time lag between application and issuance can be...
PRODUCT: Credit Card Services

25/6,K/4 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2001 The Gale Group. All rts. reserv.
06280416
El Ceentral Hispano incorpora el Pago Facil a Visa y Mastercard
SPAIN: BCH LAUCHES EASY PAY CREDIT
12 Mar 1996
...to be used in conjunction with Mastercard and Visa. The new product is a flexible, automatic credit line on purchases of over Pta 25,000mn, which can be paid back over 2...
PRODUCT: Credit Card Services

25/7/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.
09196955
Net provider taps Standard-MasterCard
PHILIPPINES: NEW CREDIT CARD FOR INTERNET USERS
Manila Bulletin (XAZ) 26 Oct 1999 p.B-6
Language: ENGLISH
A new credit card specifically caters to Internet subscribers in the Philippines was rolled out recently by Internet service provider (ISP) Mosaic Communications Inc (MosCom). Dubbed as MosCom-Standard Chartered MasterCard, the new product is a tie-up between MosCom, Standard Chartered Bank and MasterCard. Apart from its auto -charge facility that enables Internet users to settle their subscriptions electronically, the credit card is also globally accepted in over 15 mn outlets across the world.